

Annual General Meeting

20 October 2026

10.30am (AEST) / 11.30am (AEDT)

Ballroom 2, The Westin Brisbane, 111 Mary Street,
Brisbane, QLD and online.

MyStateLimited 

Welcome and introduction

Vaughn Richter – Chair

Welcome
Quorum
Introductions



MyState Limited Board



Vaughn Richtor (Chair)



Brett Morgan (MD & CEO)



Jackie Korhonen



Sibylle Krieger



Warren Lee



Andrea Waters

Meeting process

Vaughn Richter – Chair

Apologies

Notice of meeting

Online meeting process



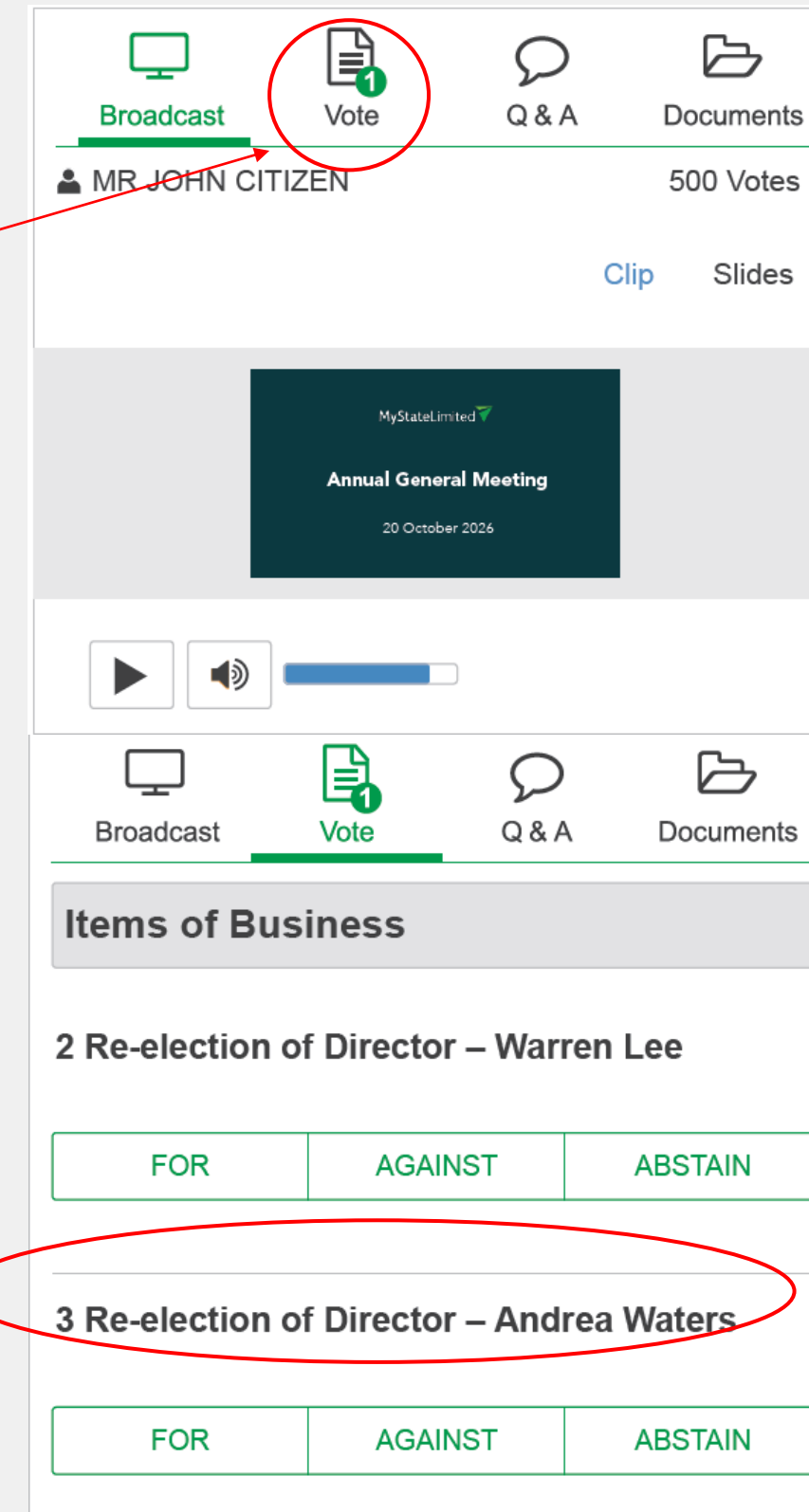
Online meeting - voting

To vote – click the "vote icon"

Select your choice of For, Against or Abstain for each resolution

System will automatically update votes - no need to submit.

You can change your vote any time before the poll is closed.



The screenshot displays the MyStateLimited online meeting interface. At the top, there is a navigation bar with icons for Broadcast, Vote, Q & A, and Documents. The 'Vote' icon is circled in red, and a red arrow points from the text 'To vote – click the "vote icon"' to it. Below the navigation bar, the user's name 'MR JOHN CITIZEN' is displayed, along with '500 Votes' and buttons for 'Clip' and 'Slides'. A central banner reads 'Annual General Meeting' and '20 October 2026'. Below this is a media player with play, volume, and progress controls. The main content area shows a navigation bar with 'Broadcast', 'Vote', 'Q & A', and 'Documents'. The 'Vote' icon is again circled in red, with a red arrow pointing from the text 'Select your choice of For, Against or Abstain for each resolution' to it. Below the navigation bar, the section 'Items of Business' is highlighted. The first item is '2 Re-election of Director – Warren Lee', with buttons for 'FOR', 'AGAINST', and 'ABSTAIN'. The second item is '3 Re-election of Director – Andrea Waters', which is circled in red. It also has buttons for 'FOR', 'AGAINST', and 'ABSTAIN'.

Meeting process

Vaughn Richter – Chair

Questions Process

Opening the Poll



Online meeting – written questions

To ask a question in writing

(1) click the "Q&A icon"

(2) select your topic

(3) type your question

(4) click "send"

1

Broadcast Vote Q & A Documents

Select a topic and type your question.

4. Remuneration Report 2

Enter your question here 3

24 out of 2000 characters 4

Chair's address

Vaughn Richter – Chair



FY26 financial and operating performance

UNDERLYING NPAT

\$58.3m

+41.2% on pcp
Statutory NPAT \$56.2m

UNDERLYING EARNINGS PER SHARE

34.3 cps

+11.7% on pcp

FINAL DIVIDEND

12.5 cps

+1.5 cps on pcp

EARNINGS MIX

11.3%

of Group profit from higher-return
businesses vs 6% in FY25

TOTAL LOAN BOOK

\$14.0b

+7.2% on pcp

CUSTOMER DEPOSITS

\$10.6b

+4.0% on pcp

CEO's address

Brett Morgan – Managing Director & CEO



FY26 execution priorities

Delivering against our FY26 priorities resulted in stronger earnings, greater scale and improved strategic positioning



Home
lending

\$13.6b
Portfolio

+5.8% growth



Customer
deposits

\$10.6b
Portfolio

+4.0% growth



Equipment
finance

\$371m
Portfolio

+134% growth



Managed
funds

\$970m
FUM

Steady



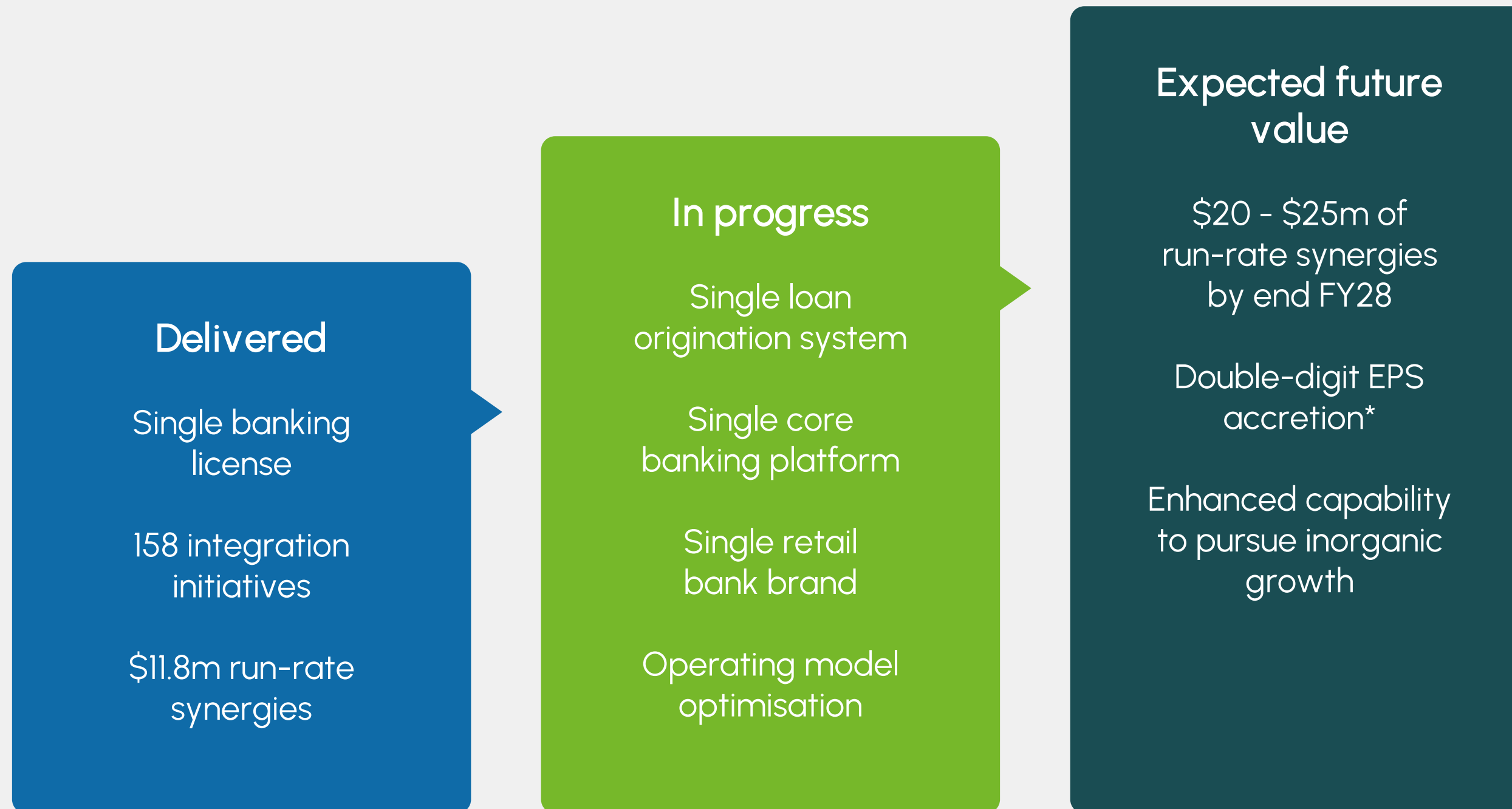
Trustee
Services funds

\$560m
FUA

+17.6%

The merger is delivering value

Run-rate synergies of \$11.8m; integration execution remains on track; FY28 synergy target unchanged



* EPS accretion on a full run-rate synergy basis (FY24 baseline of 32.0 cps).

MyState's investment case

FY26 demonstrates that the merger thesis is delivering; earnings have grown, execution is on track and the next phase of value creation is visible

Diversified, growing business  4 business lines Growth across retail banking, equipment finance, managed funds and trustee services.	Integration upside  \$11.8m run-rate synergies delivered \$20-25m FY28 run-rate synergy target unchanged.	Improved earnings mix  11.3% of NPAT Faster growing, higher-returning businesses are now a larger contributor.	Capital flexibility  15.8% total capital Provides foundation to fund growth and strategic priorities.
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Track record of profitability and fully franked dividends

Meeting business



Item 1

Financial statements and reports

Re-election of Warren Lee

THAT Warren Lee who retires from the office of Director in accordance with clause 62 of the Constitution and ASX Listing Rule 14.4, being eligible and offering himself for re-election, be re-elected as a Director of the Company.

Re-election of Warren Lee

Proxies lodged	
For	43,611,557
Against	848,609
Abstain	59,161
Open*	3,690,043

*The Chair holds 388,646 open votes and intends to vote in favour of the resolution

Re-election of Andrea Waters

THAT Andrea Waters who retires from the office of Director in accordance with clause 62 of the Constitution and ASX Listing Rule 14.4, being eligible and offering herself for re-election, be re-elected as a Director of the Company.

Re-election of Andrea Waters

Proxies lodged	
For	44,072,818
Against	314,828
Abstain	59,518
Open*	3,762,206

*The Chair holds 402,323 open votes and intends to vote in favour of the resolution

Remuneration report

THAT for the purposes of section 250R(2) of the Corporations Act 2001 and for all other purposes, the Remuneration Report (which forms part of the Directors Report) for the year ended 30 June 2026 be adopted.

Remuneration report

Proxies lodged	
For	42,507,457
Against	1,687,059
Abstain	211,476
Open*	3,759,389

*The Chair holds 399,506 open votes and intends to vote in favour of the resolution

Approval of the issue of performance rights to the Company's Managing Director and Chief Executive Officer

THAT, for the purposes of ASX Listing Rule 10.14 and for all other purposes, the issue by the Company of up to 175,439 unlisted performance rights to the Company's Managing Director and Chief Executive Officer (Mr Brett Morgan), as part of Mr Morgan's remuneration for the financial year ended 30 June 2027 on the terms set out in the Explanatory Memorandum to this Notice of AGM, be approved..

Approval of the issue of performance rights to the Company's Managing Director and Chief Executive Officer

Proxies lodged	
For	42,636,418
Against	1,590,328
Abstain	232,095
Open*	3,750,529

*The Chair holds 390,646 open votes and intends to vote in favour of the resolution

Meeting business

Vaughn Richter – Chair

Final questions

Close of poll





Thank you for attending
Close of meeting

mystatelimited.com.au

MyStateBank 

 **AUSWIDE**
BANK

 **SELFCO**
A DIVISION OF MYSTATE BANK

TPT Wealth 